

Certificate Number: 05781-PAW-DE-036688962

Bankruptcy Case Number: 17-10711



05781-PAW-DE-036688962

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 16, 2022, at 3:00 o'clock PM PDT, Joseph Simmons II completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 16, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President